

**UNITED STATES DISTRICT COURT  
DISTRICT OF MAINE**

LORI CHAPUT,

Plaintiff,

VS.

GENPACT SERVICES, LLC,

Defendant.

CIVIL ACTION

Docket No.:

## COMPLAINT

LORI CHAPUT (Plaintiff), by her attorneys, LAW OFFICE OF DOUGLAS J. JENNINGS, alleges the following against GENPACT SERVICES, LLC, (Defendant):

## INTRODUCTION

1. Count I of Plaintiff's Complaint is based on the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 *et seq.* (FDCPA).

## **JURISDICTION AND VENUE**

2. Jurisdiction of this court arises pursuant to 15 U.S.C. § 1692k(d), which states that such actions may be brought and heard before “any appropriate United States district court without regard to the amount in controversy,” and 28 U.S.C. § 1367 grants this court supplemental jurisdiction over the state claims contained therein.

3. Defendant conducts business in the state of Maine, and therefore, personal jurisdiction is established.

4. Venue is proper pursuant to 28 U.S.C. § 1391(b)(2).

**PARTIES**

5. Plaintiff is a natural person residing in West Gardiner, Kennebec County, Maine.

6. Plaintiff is a consumer as that term is defined by 15 U.S.C. § 1692a(3), and according to

1 Defendant, Plaintiff allegedly owes a debt as that term is defined by 15 U.S.C. 1692a(5).

2 7. Defendant is a debt collector as that term is defined by 15 U.S.C. § 1692a(6), and sought  
3 to collect a consumer debt from Plaintiff.

4 8. Defendant is a company with its headquarters in New York, New York.

5 9. Defendant acted through its agents, employees, officers, members, directors, heirs,  
6 successors, assigns, principals, trustees, sureties, subrogees, representatives, and  
7 insurers.

8 **FACTUAL ALLEGATIONS**

9 10. Defendant places collection calls to Plaintiff seeking and demanding payment for a debt  
10 owed to Paypal Mastercard, original account number ending in 7817.

11 11. Plaintiff's alleged debt owed arises from transactions for personal, family, and household  
12 purposes.

13 12. Defendant called Plaintiff's telephone numbers at XXX-XXX-4004 and XXX-XXX-  
14 5515 in an attempt to collect a debt.

15 13. In April 2012, Defendant called Plaintiff and left a voicemail message in Plaintiff's  
16 answering machine. *See* Exhibit A.

17 14. In the voicemail message, Defendant failed to state that the call was from a debt  
18 collector. *See* Exhibit A.

19 15. In the voicemail message, Defendant directed Plaintiff to call back at 866-544-0753,  
20 which is a number that belongs to Defendant. *See* Exhibit A.

21 **COUNT I**  
22 **DEFENDANT VIOLATED THE FAIR DEBT COLLECTION PRACTICES ACT**

23 16. Defendant violated the FDCPA based on the following:

24 a. Defendant violated § 1692e of the FDCPA by using false, deceptive or  
25 misleading representation with the collection of the debt.

1 b. Defendant violated § 1692e(10) of the FDCPA by using deceptive means in an  
2 attempt to collect a debt.

3 c. Defendant violated § 1692e(11) of the FDCPA by failing to disclose that the call  
4 was from a debt collector.

5 WHEREFORE, Plaintiff, LORI CHAPUT, requests that judgment be entered against  
6 Defendant, GENPACT SERVICES, LLC, for the following:

7 17. Statutory damages pursuant to the Fair Debt Collection Practices Act, 15 U.S.C. §  
8 1692k,

9 18. Costs and reasonable attorneys' fees pursuant to the Fair Debt Collection Practices Act,  
10 15 U.S.C. § 1692k.

11 19. Any other relief that this Honorable Court deems appropriate.  
12

13 RESPECTFULLY SUBMITTED,

14 LAW OFFICE OF DOUGLAS F. JENNINGS  
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16 DATED: July 19, 2012

17 By: /s/Douglas F. Jennings.  
18 Douglas F. Jennings, Esq.  
19 One Weston Court, Suite 103B  
20 Augusta, ME 04330  
21 dfjlaw@live.com  
22 Attorney for Plaintiff  
23  
24  
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